

EXHIBIT A

CASH LINK USA, LLC**CREDIT SERVICES AGREEMENT**

Customer	ANTONIA TARPLEY
Customer Number	[REDACTED]
Transaction Number	212732
Date	04/25/2022

THE TERMS AND CONDITIONS OF THIS CREDIT SERVICES AGREEMENT ("AGREEMENT") ARE IMPORTANT.

PLEASE READ THE ENTIRE AGREEMENT.

In this Agreement, the words "Customer," "Buyer," "you" and "your" mean the person that is identified under the heading "Customer" above. The words "Seller," "we," "us," and "our" mean Cash Link USA, a registered Texas Credit Services Organization ("CSO") licensed as a Credit Access Business ("CAB"), operating pursuant to Chapter 393 of the Texas Finance Code ("Chapter 393"). The word "Lender" means TMBTX LLC, the company that will be providing the extension of consumer credit.

DESCRIPTION OF OUR SERVICES: We are not a lender or fiduciary, nor are we a credit repair organization. We will not improve your credit record, credit history or credit rating, nor will we provide any advice or assistance to you with regard to any such activity. (1) obtain an extension of credit ("Loan") for you from Lender with an annualized rate of interest of not more than ten percent (10%); (2) guaranty the Loan made by the Lender; (3) assist you in preparing and completing documents necessary to obtain the Loan; (4) cash your Lender direct draft, if any, received from the Lender; and (5) collect and service the Loan and remit payments to the Lender. We do not promise that you will actually receive a Loan. All credit decisions will be made by Lender. The estimated period for performing these services will not exceed 180 days. All amounts you receive from the Lender will be paid with a two-party draft ("Lender Direct Draft"), which we will cash for you at no additional cost.

YOU HAVE BEEN ADVISED THAT: THIS CASH ADVANCE IS NOT INTENDED TO MEET LONG-TERM FINANCIAL NEEDS. THIS LOAN SHOULD ONLY BE USED TO MEET IMMEDIATE SHORT-TERM CASH NEEDS. RENEWING THE LOAN RATHER THAN PAYING THE DEBT IN FULL WHEN DUE WILL REQUIRE THE PAYMENT OF ADDITIONAL CHARGES. OUR CSO SERVICES AND THE THIRD PARTY EXTENSION OF CONSUMER CREDIT, IF ANY, YOU RECEIVE MAY NOT BE AT THE LOWEST RATE OR BEST TERMS AVAILABLE, AND YOU MAY LOOK ELSEWHERE FOR CREDIT SERVICES AND AN EXTENSION OF CONSUMER CREDIT.

PAYMENT TERMS: You will not owe us a fee if your application for an extension of credit is denied by Lender.

If you qualify for a Loan under the lender's underwriting criteria, we will charge you fees based upon the amount and term of your Loan provided to you by Lender ("CSO Fees"). You will be required to make payments periodically, and your installment payments will consist of CSO Fees charged by us, as well as principal and interest charged by Lender. You will be charged a fee by us based on your pay period cycle until the Loan is in Default as defined herein, or the date you pay off Loan in full, whichever is earlier. The maturity date of your Loan is based on the origination date of your Loan.

Your first payment will be due (a) on your first payday following the origination date of your Loan if your first payday is more than 7 days from the origination date, or (b) on your second payday following the origination date of your Loan if your first payday falls within 7 days of the origination date of the Loan; and your last payment will be due on the Maturity Date of the Loan or the date you prepay the Loan in full, whichever is earlier. The CSO Fees are not due at the origination date of the Loan. The CSO Fees are not deferred but are considered progress payments and are only due and owing during the applicable period when we perform our services.

In the aggregate, your total CSO Fees due through the maturity date of your loan and calculated at a daily rate of 0.02110 will be \$2,108.35. The CSO Fee payments will also be included in your Payment Schedule identified in your Truth in Lending Disclosures in your Promissory Note with lender as well as the CSA with CSO. The CSO portion of your installment payments are as follows:

CSO FEE	INSTALLMENT PAYMENT DATE
\$168.79	05/06/2022
\$233.10	05/20/2022
\$229.04	06/03/2022
\$223.58	06/17/2022
\$216.58	07/01/2022
\$207.62	07/15/2022
\$195.72	07/29/2022
\$180.32	08/12/2022
\$160.44	08/26/2022
\$134.68	09/09/2022
\$101.08	09/23/2022
\$57.40	10/07/2022

However, there is no prepayment penalty with respect to your extension of consumer credit or your obligations in this Agreement. Moreover, your obligation to make further CSO Fee payments and our obligation to provide additional CSO services will terminate immediately following full payment of your extension of consumer credit.

DISCLOSURE OF CSO FEE AS FINANCE CHARGE: Although the CSO fee that we charge you is not interest, the Federal Truth in Lending Act requires that it be included in the finance charge calculation by Lender for your extension of credit. In general, the amount of your finance charge will depend upon several factors, including the amount of credit that Lender extends to you, the amount of the CSO fee, the interest rate charged by Lender and the term of the extension of credit. We take no responsibility for calculating the finance charge; rather, Lender will disclose the precise amount of the finance charge.

You have requested a Loan today in the principal amount of \$800.00. You will owe Lender this principal amount plus interest of 9.95% per annum charged by Lender in the amount of \$27.26. The total aggregated CSO Fees paid to CSO in installments are \$2,108.35. The principal, interest and CSO Fees will be paid in 12 periodic installments. Your first payment of \$181.78 is due on 05/06/2022. Then you must make 12 payments of \$250.16 every 14 days thereafter; plus the final payment of \$252.23 which is due on 10/07/2022 (the Maturity Date). The Annual Percentage Rate of the Finance Charge, as calculated by Lender, will be 780.00%. Therefore, if you timely repay your Loan timely and through its Maturity Date, (1) the total of payments will be \$2,935.61; and (2) the amount of credit extended to you by Lender will be \$800.00. If you pay your CSO Fee early, you will not be entitled to a refund; however, there will not be a penalty for prepayment.

No extensions of the maturity date of your Loan will be permitted. Should you be unable to pay off your Loan upon maturity, you may be eligible to refinance your Loan with the Lender, subject to the limitations expressed herein, if any. However, because our credit services to you will be substantially the same whether you are seeking a new Loan or refinancing an existing Loan, you will be required to enter into another Credit Services Agreement with us and pay an additional CSO Fee to refinance your Loan.

____(check if applicable) If you are refinancing an earlier extension of credit in this transaction, \$_____ of the amount of credit you receive will be applied to your account with Lender, and \$ will be provided to you directly.

GUARANTY AND OBLIGATION TO REIMBURSE: You request us to guarantee your obligations to Lender, as obligee, including with respect to the payment of the amount not to exceed amount financed, interest, returned item fee, and late fee, as applicable, on the specific extension of credit that we arrange for you pursuant to this Agreement. Our payment on the guaranty to Lender is conditioned upon default under the extension of credit at least 10 days from the default date. You agree to pay us any amounts paid by us to Lender pursuant to the guaranty, immediately upon our performance under the guaranty. If you agree to the Automated Clearing House ("ACH") Authorization below, you authorize us to initiate ACH debit(s) from your checking account for said amounts owed to us.

NOTE THAT A PERSON MAY NOT THREATEN OR PURSUE CRIMINAL CHARGES AGAINST A CONSUMER ON PROVIDED BY THE CONSUMER AS SECURITY FOR SACTION IN THE ABSENCE OF FORGERY, FRAUD, THEFT, OR OTHER CRIMINAL CONDUCT.

METHODS OF PAYMENT: You promise to pay us or to our order, on the Installment Payment Dates set forth above, the CSO Fees set forth above. You promise to pay us or to our order via cash, money order, cashier's check, credit card, or if authorized, debit card or via an automated clearing house ("ACH") charge from your depository or banking account as described in detail in the paragraph titled "ACH AUTHORIZATION / DEBIT CARD AUTHORIZATION". All payments will be applied in the following order: (i) uncollected CSO Fees; (ii) accrued fees, if applicable, including but not limited to, returned item fees, and other applicable fees, if any; (iii) interest; and then (iv) principal. You have the right to make payments in any amount in advance at any time.

ACH AUTHORIZATION / DEBIT CARD AUTHORIZATION: By signing this ACH Debit Authorization/Debit Card Authorization immediately below, you voluntarily authorize us, our agents, successors or assigns, to initiate ACH debit entries to your banking account ("Your Account") as provided in your application for credit services for all amounts due and owing to us under this Agreement. You further voluntarily authorize us to initiate credit and debit entries (charges) to the debit card you provided us for all amounts due and owing to us under this Agreement.

Should you fail to pay us what you owe us on or before the Payment Dates, or should you fail to pay the Lender what you owe the Lender on the Payment Dates (causing us to pay the Lender under our guaranty), you also authorize us to initiate debit entries, via ACH or through charges on your debit card, within the range of amounts set forth below, to collect any amounts owed under this Agreement, including without limitation amounts paid by us pursuant to the terms of the guaranty, described above. You further authorize us to re-initiate the debit entries up to two times, via ACH or charges via your debit card, within the range of amounts set forth below, if any previous debit entry is dishonored for any reason. If any payment is returned unpaid, you authorize us to make a one-time electronic fund transfer/debit entry from your account to collect a returned item fee of \$30.00 (or the State Allowed returned item fee), and/or applicable taxes. If you make a combined payment of amounts due under the Promissory Note and this Agreement and the payment is returned, you will owe a single returned payment fee to Lender (and no returned payment fee to us). You authorize us (and/or our agents or assigns) to combine on the debit card or through ACH, amounts owed to us with amounts owed to the Lender, and to distribute the proceeds between Lender and us in accordance with our respective interests.

Please note that you have the right to receive notice of all electronic fund transfers from Your Account that vary in amount, and that by signing this ACH Debit Authorization/Debit Card Authorization, you agree to receive notice only when the debit entry or charged amount falls outside the specified range of amounts described below (in lieu of receiving notice of each electronic fund transfer that varies in amount). The range of amounts for debits or charges will be between the lesser of the amount of any applicable returned item fees, and the sum of the CSO Fees and any outstanding balance owing under the Promissory Note (which may include the Total of Payments owing under the Promissory Note plus any returned items fee, applicable taxes and/or late fee). For any amount outside of this specified range, we will send you a notice at least 10 days prior to initiating such debit.

You acknowledge that the origination of ACH Debit transactions and Debit Card transactions to Your Account is subject to applicable law and/or rules of NACHA. You understand that the Depository may impose additional fees in connection with returned or rejected debit entries and that we have no liability regarding any such fee.

Borrower Name: ANTONIA TARPLEY	Depository Name: [REDACTED]
Routing Transit/ABA No.: [REDACTED]	Account No: [REDACTED]

Debit Card Payment:

☒ Yes

☐ No

PLEASE NOTE THAT YOU ARE NOT REQUIRED TO AGREE TO THIS ACH DEBIT AUTHORIZATION / DEBIT CARD AUTHORIZATION IN ORDER TO OBTAIN SERVICES FROM US. IF YOU WISH TO DISCUSS OTHER PAYMENT METHODS THAT ARE AVAILABLE, SPEAK WITH THE CSO DIRECTOR at 800-939-7330.

This ACH Debit Authorization / Debit Card Authorization is for your convenience. By signing in the space immediately below you agree to pay via this ACH Debit Authorization, you acknowledge that you are voluntarily choosing to pay electronically, and that you are choosing to receive notice of varying amounts of debits only when a debit or charge exceeds the range specified above. You understand and acknowledge that you may terminate the ACH Debit Authorization / Debit Card Authorization by notifying us at Cash Link USA, P.O. Box 7084, Kansas City, MO 64113, and in such time and manner as to afford us and your bank a reasonable opportunity to act on it. You may stop payment by notifying the financial institution orally or in writing at least three business days before the scheduled date of the transfer. You also authorize us to verify all of the information that you have provided to us or that you provide to the Lender, as well as certain past and/or current information. If there is any missing or erroneous information in or with the information that you have provided to us or the Lender regarding your bank, bank routing and transit number, or account number, then you authorize us to verify and correct such information. You promise that you are permitted to make withdrawals and authorize withdrawals from Your Account, as applicable. You agree that this ACH Debit Authorization / Debit Card Authorization is subject to the Lender's approval of your Loan.

☒ **I AGREE to Voluntary ACH Debit Authorizations**

☐ **I DO NOT AGREE to Voluntary ACH Debit Authorization**



ANTONIA TARPLEY

Print Name

04/25/2022

Date

PLEASE NOTE – REPAYMENT BY ACH AUTHORIZATION IS NOT REQUIRED TO OBTAIN CREDIT. YOU MAY REFRAIN FROM PROVIDING BANK INFORMATION, TERMINATE THIS AUTHORIZATION, OR REPAY BY ANY OTHER METHOD WE ALLOW. THIS ACH DEBIT AUTHORIZATION / DEBIT CARD AUTHORIZATION IS FOR YOUR CONVENIENCE IN PAYING. BY AGREEING TO THE ACH CREDIT AUTHORIZATION AS WELL AS THE ACH DEBIT AUTHORIZATION / DEBIT CARD AUTHORIZATION, YOU ACKNOWLEDGE THAT YOU ARE VOLUNTARILY CHOOSING TO RECEIVE FUNDS AND/OR MAKE PAYMENTS UNDER THE CUSTOMER AGREEMENT BY ACH. IF YOU WISH TO DISCUSS OTHER PAYMENT METHODS THAT ARE AVAILABLE, SPEAK WITH CUSTOMER SERVICE at 800-939-7330.

Even if you decline to give the above payment authorization or you cancel the above payment authorization, you authorize us to process any card or Bank Account payment you subsequently confirm by phone, text message or email.

CUSTOMER'S REPRESENTATIONS AND WARRANTIES: You represent and warrant that: (1) you have the right to enter into this Agreement; (2) you are not a debtor under any proceeding in bankruptcy and have no intention to file a petition for relief under any chapter of the United States Bankruptcy Code; (3) you are at least eighteen (18) years of age; and (4) all representations in this Agreement, however they may be described, are true and correct. the information in the Application is current, true, correct, and complete, including, without limitation, your representation that you are not a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer, or a dependent of such a member. You also represent

that an account is open in your name at the financial institution shown on your Application and that you will not close such account. You understand that CSO and Lender are relying upon that information.

DEFAULT: You will be in default if any of the following happens: (1) you fail to pay us any amount that you owe us when due or fail to perform any promises under this Agreement; (2) any representation or statement made or furnished by you or on your behalf is false or misleading in any material respect either now or at the time made or furnished; (3) you die or become insolvent, or any proceeding is commenced either by or against you under any bankruptcy or insolvency laws; or (4) you fail to maintain your depository account in good standing and in active status or fail to maintain the required amount of funds in your account to pay our ACH debit or Debit Card, if any.

CSO'S RIGHTS IN THE EVENT OF DEFAULT: Upon the occurrence of any default, CSO may at its option, and without notice or demand except as required by law, do any one or more of the following, to the extent permitted by law: (1) accelerate the debt, collect CSO Fees due and owing, treat the whole outstanding balance (amounts paid on the guaranty) payable under this Agreement immediately and proceed to collect it; (2) make payment under the guaranty and seek repayment from you of all resulting amounts you owe; (3) seek to collect all other amounts due and unpaid under this Agreement; (4) acquire the Promissory Note ("Note") from Lender and exercise Lender's rights under the Note; (5) initiate legal or arbitration proceedings against you in accordance with applicable law and the terms of the Waiver of Jury Trial and Arbitration Agreement between you and us (the "Arbitration Agreement"); (6) to the extent permitted by law, recover from you reasonable attorneys' fees, legal expenses, and all other lawfully permitted costs incurred or paid in exercising any right, power or remedy provided by this Agreement or by law; (7) offset (deduct) all sums that you owe to us (including without limitation, the CAB Fee) from any amounts which are otherwise owed by us to you; and/or (8) exercise all other rights, powers and remedies given by law. Note that we must comply with Chapter 392 of the Texas Finance Code (regarding debt collection) and the federal Fair Debt Collection Practices Act (15 U.S.C. Section 1692 et seq.) with respect to this transaction.

COLLECTION EXPENSES: You agree to pay our reasonable attorney's fees if this Agreement is referred to an attorney for collection, regardless of whether legal proceedings are actually filed, and all costs and disbursements.

OFFSET: You agree that by law and this Agreement we or our agents may offset (deduct) any sums owed to us from any checks presented to us or our agents now or in the future for cashing. The amount owed to us includes amounts due for any legitimate reason including, but not limited to, returned checks, return check charges, amounts paid by us as a result of defaulted extensions of credit or additional collection costs that you have incurred with us, our agents or an affiliate of either.

COMPLIANCE: You and we agree that our rights are limited by applicable law (to the extent the law may not be lawfully waived), and this Agreement shall be construed so as to comply with applicable law. Notwithstanding any provision of this Agreement to the contrary, we agree that our rights may not be exercised except to the extent permitted by applicable law. No part of this Agreement, nor any charge or receipt by us or any other person on our behalf, is intended to violate any law or exceed lawful amounts. If an unlawful excess occurs, it will be applied as a credit or otherwise refunded, and the rate or amount involved will automatically be reduced to the maximum lawful rate or amount.

INTERSTATE COMMERCE: You agree that this Agreement involves interstate commerce for all purposes.

ASSIGNMENT: We may transfer any of our rights, titles and interests under this Agreement at our discretion. You may not transfer your rights under this Agreement without our prior written consent.

NOTICES AND WAIVERS: You agree to provide us and Lender, at CSO's Address, , written notice of any bankruptcy, probate, lawsuit, arbitration, or other legal proceeding affecting this Agreement or the Note. Any notice we are required to provide under this Agreement or applicable law may be sent to you at the address provided in your Application by regular mail or any other reasonable method. **Except for notices provided in this Agreement, you, and others responsible to the extent permitted by law, waive demand, notice of nonpayment, notice of intention to accelerate, notice of acceleration, presentment, and notice of dishonor. To the extent permitted by law, you, and others responsible, also agree: we may waive or delay enforcing our rights without losing them; we may release or modify any person's liability without changing the liability of others; we and Lender may sue or arbitrate with one or more persons without joining or suing others; and we and Lender may renew, extend, refinance, or modify the obligations owed to us and Lender under this Agreement and the Note as often and for so long as we or Lender desire without notice to or approval by to any co-owner or others responsible; we are not required to file suit or arbitrate, show diligence in collection against you or other responsible.**

NOTICE AND CURE: Prior to initiating litigation or an arbitration regarding a legal dispute or claim relating in any way to your application for credit services or third party extension of credit or any related transaction, the party (or parties) asserting the claim shall give the other party (or parties) detailed written notice of the claim and relief requested and a reasonable opportunity of not less than **THIRTY (30)** days to cure the claim. Any claim notice to you shall be sent in

writing by mail or by email to the address you have provided in your application (or any updated address you have subsequently provided). Any notice to CSO or Lender must be sent by certified mail, return receipt requested, to Cashlink USA PO Box 7084, Kansas City, MO 64113. Any corrective action shall relieve CSO and Lender of any liability to the extent permitted by law.

CREDIT INFORMATION AND REPORTING: You authorize CSO and Lender to obtain your credit report from any consumer reporting agency and to conduct a bankruptcy review using PACER or any other method or service. Late payments, missed payments, or other defaults may be reflected in your credit report. If you believe that CSO or Lender has reported inaccurate information about you to a consumer reporting agency, please write to CSO or Lender in care of Cash Link USA at P.O. Box 7084, Kansas City, MO 64113. In your letter, you must identify the date of your transaction, the information you question and why you believe it is inaccurate.

MISCELLANEOUS: Our principal place of business is 1901 W. 47th Pl., Ste 1, Westwood, KS 66205. Our agent in Texas authorized to receive service of process is CSC – Lawyers Incorporation Service Company, 211 E. 7th Street, Ste. 620, Austin, Texas 78701. The phone number at CSO Call Center is 800-939-7330.

ARMED FORCES MEMBERS / DEPENDENTS. We must comply, to the extent applicable, with 10 U.S.C. Section 987 and any regulations adopted under that law with respect to an extension of consumer credit that we assist you in obtaining.

COMPLAINTS: CSO implements and maintains complaint handling procedures that include a timely review and response to customer complaints and concerns. If you have any complaints and/or concerns, please contact us at Cash Link USA at P.O. Box 7084, Kansas City, MO 64113 or 800-939-7330.

OFFICE OF THE CONSUMER CREDIT COMMISSIONER: This business is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the business, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax (512) 936-7610. Website: occc.texas.gov. Email: consumer.complaints@occc.texas.gov.

GOVERNING LAW: This Agreement will be governed by the laws of the State of Texas.

TEXT MESSAGING: You agree that, by providing your cell phone number and completing the cell phone number verification process, you have provided us with consent to deliver text messages to you in conjunction with the services you have requested. **Receiving text messages is optional and not a required condition for obtaining credit or other services from us. You may opt out of the text messaging service at any time.** You will receive text messages associated with your current Loan Agreement and all refinances, renewals, future transactions, and if applicable, after you have fulfilled your loan obligations with us. The text messages we send to you will provide you with information about your account, such as payment reminders, and the collection of your account, such as missed payments and past due alerts. You understand that the text messages we send may be seen by anyone with access to your cellular phone. Accordingly, you should take steps to safeguard your cellular phone and your text messages if you want them to remain private.

Message & Data Rates may apply: We do not charge a fee for making text messages available to you, but you are responsible for any and all charges that may be imposed by your communications service provider for the confirmation text message and all subsequent text messages that we may send to you. Text messages may also include links to websites. To access these websites, you will need a web browser and Internet access. In general, the messages we send will provide you with information about your account. However, if you provide your cell phone number and sign the Agreement to Receive Marketing Text Messages and/or Telemarketing Calls located below on this Credit Services Agreement and/or attached to the Text Message Policy provided with your Application for extension of credit, we may send you text messages for marketing and/or promotional purposes.

SMS text message services are provided on an AS IS basis: We will not be liable for any delays in the receipt of any text messages, as delivery is subject to effective transmission from your mobile network operator. Data obtained from you in connection with this SMS/text message service may include your name, address, cell phone number, your provider's name, the date & time, and content of your messages. It is your responsibility to provide us with a valid, accurate, and complete mobile number. Please notify us immediately if you change your mobile number or plan to provide your cell phone to another person. You may update your mobile number at any time by calling tollfree 800-939-7330. All text messages in electronic format shall be considered "in writing" to the extent allowed by law. If you have any questions about this policy, would like us to mail you a paper copy of this policy, or are having problems receiving or stopping our text messages, please contact us using the following information: By Mail: Cash Link USA at P.O. Box 7084, Kansas City, MO 64113 and 800-939-7330.

To Opt-Out or Stop Text Messaging: If you wish to stop receiving marketing text messages from us, reply to any text message we have sent you and in your reply text simply type "**STOP**." If you wish to stop receiving all text messages from us, including those with account information about payment due dates or missed payments, type "**STOP ALL**" in the reply text that you send to us. Your stop request will become effective within one (1) day. You may also stop text messages by calling toll-free 800-939-7330. At our option, we may treat an invalid mobile number, or the subsequent malfunction of a previously valid mobile number, as a withdrawal of your consent to receive text messages. We will not charge any fees to process the withdrawal of your consent to receive text messages.

For Help or Support with Text Messaging: If, at any time, you need information on how to stop text messages or would like to request additional information regarding our text messaging services, you may reply to any text message we have sent to you and in the reply text simply type "HELP." Upon receiving your text message, we will send you a text message with this information. You may also call the 24-hour SMS information line toll-free at 800-939-7330.

You agree and consent to be contacted by us, our agents, employees, attorneys, affiliates, subsequent creditors, loan serving companies, and/or third-party collectors through the use of email, telephone calls, and/or SMS text messages to your cellular, home, or work phone numbers, as well as any other phone number you have provided in conjunction with this account, including the use of automatic telephone dialing systems, auto-dialers, or an artificial or pre-recorded voice.

We reserve the right to revise this Text Message Policy at any time without prior notice. To review our Text Message Policy, you may call toll-free the SMS toll-free information line at 800-939-7330. Please review our Text Message Policy from time to time so that you are timely notified of any revisions. We may also notify you by sending a text message with a link to the new policy. You agree to indemnify, defend, and hold us harmless from and against any and all claims, losses, liability, cost and expenses, including reasonable attorneys' fees and court costs, arising from your disclosure of a mobile phone number that is not your own or your violation of applicable federal, state or local laws, regulations or ordinances. Your obligation under this paragraph shall survive termination of the Agreement. We will not be liable for losses or damages arising from any delay in delivery or disclosure of account information to third parties by your communication service provider. We may terminate our text message program at any time.

AGREEMENT TO RECEIVE TELEMARKETING TEXT MESSAGES AND/OR TELEMARKETING CALLS

By signing this section, you authorize Cash Link USA or our agent(s), to deliver telemarketing text messages and/or telemarketing calls, which may include the use of automatic telephone dialing systems or an artificial or pre-recorded voice, to the mobile number listed below, which you have provided to us. You understand that you are not required to sign this Agreement as a condition for obtaining credit or other services from us. If you do not wish to receive sales or telemarketing text messages and/or phone calls from us, or our agent(s), you should not sign this section. You understand that any text messages we send to you may be seen by anyone with access to your mobile phone or text messages. You also understand that your mobile service provider may charge you fees for any text messages that we send to you, and you agree that we shall have no liability for the cost of any such text messages. For help or support with your text messages, simply reply "HELP" to any text message that we send to you. At any time, you may withdraw your consent to receive telemarketing text messages by replying "STOP" to any telemarketing text message we send to you.

DO YOU AUTHORIZE THE RECEIPT OF TEXT MESSAGES? yes

Mobile Telephone Number:

A handwritten signature in black ink, appearing to be 'ALT' with a stylized flourish at the end.

WAIVER OF JURY TRIAL AND ARBITRATION AGREEMENT: This Agreement is entered into subject to and in accordance with the separate Waiver of Jury Trial And Arbitration Agreement entered into by and between you and us as part of this transaction. If you have not already done so, please read that document before signing this Agreement.

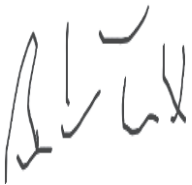
CONDITION TO PROVIDING CREDIT SERVICES: To complete your transaction with us, you must electronically sign this Agreement by signing below. You agree that for security purposes, our agent may attempt to contact you at one or more of the phone numbers you provided on your application. We will enter this Agreement with you if and only if we are able to verify the information in your application (including by making contact with you). If we are unable to make contact with you, we may refuse to approve this Agreement. You represent and warrant that you will be available to speak with our agent at the phone numbers you provided, and acknowledge that we have provided disclosures to you based on your representations to us. Following our security verification, we will then approve or deny this Agreement.

By SIGNING BELOW: (a) **YOU ACKNOWLEDGE THAT YOU HAVE RECEIVED, READ and RETAINED A COPY OF (1) A SEPARATE CREDIT SERVICES DISCLOSURE STATEMENT; (2) THIS CREDIT SERVICES AGREEMENT WITH ALL NECESSARY SPACES COMPLETED; (3) TWO NOTICES OF CANCELLATION** on the following page; **and (4) OUR PRIVACY POLICY;** (b) you certify that you have read, understood and agree to all of the terms and conditions of this Credit Services Agreement, and have separately read, understood and executed a **WAIVER OF JURY TRIAL AND ARBITRATION AGREEMENT;** (c) you certify that all of the information you have provided in connection with this Credit Services Agreement is true and correct; (d) you have read and understood the **METHOD OF PAYMENT SECTION AND ACH AUTHORIZATION / DEBIT CARD AUTHORIZATION** sections above; and (e) you agree that we may obtain and share any information you provide to us or that we obtain from third parties in connection with this Credit Services Agreement, including credit information and credit reports, with the third party lender or our affiliates, for the duration of the services or any subsequent services. **IF YOU REJECT THE PROPOSED TERMS BY NOT SIGNING BELOW, YOU WILL NOT BE PERMITTED TO OBTAIN CREDIT SERVICES.**

NOTICES: YOU, THE BUYER, MAY CANCEL THIS CONTRACT AT ANY TIME BEFORE MIDNIGHT OF THE THIRD DAY AFTER THE DATE OF THE TRANSACTION. SEE THE ATTACHED NOTICE OF CANCELLATION FORM FOR AN EXPLANATION OF THIS RIGHT.

This Agreement is received and executed on 04/25/2022.

Customer: ANTONIA TARPLEY



ANTONIA TARPLEY

Print Name

04/25/2022

Date

Cash Link USA, LLC



CASH LINK USA

NOTICES OF CANCELLATION

NOTICE OF CANCELLATION

You may cancel this contract, without any penalty or obligation, within THREE (3) days after the date the contract is signed.

If you cancel, any payment made by you under this contract will be returned within TEN (10) days after the date of receipt by the seller of your cancellation notice.

To cancel this contract, mail or deliver a signed dated copy of this cancellation notice, or other written notice, to: Cash Link USA, Attn: Customer Service Department, P.O. Box 7084, Kansas City, MO 64113 and 800-939-7330 not later than midnight 04/25/2022.

I hereby cancel this transaction.

04/25/2022

Date

Signature

CASH LINK USA

NOTICES OF CANCELLATION

NOTICE OF CANCELLATION

You may cancel this contract, without any penalty or obligation, within THREE (3) days after the date the contract is signed.

If you cancel, any payment made by you under this contract will be returned within TEN (10) days after the date of receipt by the seller of your cancellation notice.

To cancel this contract, mail or deliver a signed dated copy of this cancellation notice, or other written notice, to: Cash Link USA, Attn: Customer Service Department, P.O. Box 7084, Kansas City, MO 64113 and 800-939-7330 not later than midnight 04/25/2022.

I hereby cancel this transaction.

Date

Signature